



**INVESTMENT RATES - GIC / RRIF / RRSP / TFSA**

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	0.800	0.550	\$500.00
2 years	0.900	0.650	
3 years	1.050	0.800	
4 years	1.400	1.150	
5 years	1.500	1.250	

Rate Special Effective Nov 16, 2021 to Mar 1, 2022	New Funds Only An additional 15bps per term for all new deposits totalling \$1 million		Minimum deposit
1 year	1.100	0.850	\$500.00
2 years	1.200	0.950	
3 years	1.500	1.250	
4 years	1.700	1.450	
5 years	2.000	1.750	

Redeemable	Minimum deposit
1 year	\$500.00

Variable Rate-Registered Products	Minimum deposit
Rate	No Minimum

Market-Linked Products	
Better Earth Portfolio Series 42 Sale Period: November 23 to January 24, 2022	S&P TSX Index Linked Deposit Series 102 Sale Period: January 1 to February 28, 2022

Mortgage Property Tax Accounts	
Rate	0.050

**MORTGAGE RATES**

Posted Rates	Market Rates - Qualifying conditions apply	
6 month closed	3.750	
6 month open	7.250	
1 year	2.790	1 year 2.240
2 years	2.890	2 years 2.340
3 years	3.490	3 years 2.440
4 years	3.990	4 years 2.540
5 years	4.790	5 years 2.640

Prime Lending Rate	Variable Rate Mortgage	
Rate (effective April 1, 2020)	2.450	5 year term Prime plus .25

Qualifying Rate	
5 year Qualifying Rate (effective June 1, 2021)	5.25%

All rates are subject to change without notice.